

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Emma V Glova
 Debtor

Case No. 19-14147-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db
 14350054 +Emma V Glova, 160-22 76th Road, Fresh Meadows, NY 11366-1034
 14350088 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 14350056 +CAB East, LLC/Ford Motor Credit Company, LLC, PO Box 62180, Colorado Spring, CO 80962-2180
 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 14389538 Grimley Financial Corporation, 30 Washington Ave, Suite C-6, Haddonfield, NJ 08033-3341
 14350062 PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032
 14350063 +Presley Glova, 4817 Penn Street, Philadelphia, PA 19124-5941
 14350064 +Ryan Cohen, Esq., 1818 MARKET STREET, SUITE 3200, Philadelphia, PA 19103-3632
 14350065 +Shakah Ann V. Imutan, 160-22 76th Road, Fresh Meadows, NY 11366-1034

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Oct 12 2019 03:07:00 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2019 03:06:03
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 12 2019 03:06:35 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14350052 +E-mail/Text: broman@amhfcu.org Oct 12 2019 03:06:24 American Heritage Federal Credit Union,
 Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
 14350053 +EDI: AMEREXPR.COM Oct 12 2019 06:53:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 14350069 EDI: CBSAAFES.COM Oct 12 2019 06:53:00 The Exchange, P.O. Box 740890,
 Cincinnati, OH 45274-0890
 14350051 EDI: CBSAAFES.COM Oct 12 2019 06:53:00 AAFES, Attention: Bankruptcy, Po Box 650060,
 Dallas, TX 75265
 14350055 +EDI: WFNNB.COM Oct 12 2019 06:53:00 ComenityCapital/Bosco, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14389537 +E-mail/Text: tropiann@einstein.edu Oct 12 2019 03:05:36 Einstein Healthcare Network,
 101 E Olney Avenue, Suite 301, Philadelphia, PA 19120-2470
 14350057 +E-mail/Text: bk@lendingclub.com Oct 12 2019 03:07:11 LendingClub, Attn: Bankruptcy,
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 14350058 +EDI: FORD.COM Oct 12 2019 06:53:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,
 Po Box 542000, Omaha, NE 68154-8000
 14350060 +EDI: NFCU.COM Oct 12 2019 06:53:00 Navy FCU, Attn: Bankruptcy, Po Box 3000,
 Merrifield, VA 22119-3000
 14350061 +EDI: AGFINANCE.COM Oct 12 2019 06:53:00 OneMain Financial, Attn: Bankruptcy,
 601 Nw 2nd Street, Evansville, IN 47708-1013
 14350669 +EDI: RMSC.COM Oct 12 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14350068 +EDI: RMSC.COM Oct 12 2019 06:53:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14350070 EDI: TFSR.COM Oct 12 2019 06:53:00 Toyota Financial Services, Attn: Bankruptcy Dept,
 Po Box 8026, Cedar Rapids, IA 52409
 14389553 EDI: TFSR.COM Oct 12 2019 06:53:00 Toyota Motor Credit Corporation, Atty: Bankruptcy Dept,
 Po Box 8026, Cedar Rapids, IA 52409

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14389532* +American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road,
 Philadelphia, PA 19115-1699
 14389533* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 14389534* +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 14389551* ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
 (address filed with court: The Exchange, P.O. Box 740890, Cincinnati, OH 45274-0890)
 14389531* ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
 (address filed with court: AAFES, Attention: Bankruptcy, Po Box 650060, Dallas, TX 75265)
 14389535* +ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 14389536* +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 14389539* +LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 14350059* +Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000,
 Omaha, NE 68154-8000
 14389540* +Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000,
 Omaha, NE 68154-8000
 14389541* +Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000,
 Omaha, NE 68154-8000
 14389542* +Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
 14389543* +OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
 14389544* PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032
 14389545* +Presley Glova, 4817 Penn Street, Philadelphia, PA 19124-5941
 14389546* +Ryan Cohen, Esq., 1818 MARKET STREET, SUITE 3200, Philadelphia, PA 19103-3632

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***** BYPASSED RECIPIENTS (continued) *****

14350066* +Shakah Ann V. Imutan, 160-22 76th Road, Fresh Meadows, NY 11366-1034
14350067* +Shakah Ann V. Imutan, 160-22 76th Road, Fresh Meadows, NY 11366-1034
14389547* +Shakah Ann V. Imutan, 160-22 76th Road, Fresh Meadows, NY 11366-1034
14389548* +Shakah Ann V. Imutan, 160-22 76th Road, Fresh Meadows, NY 11366-1034
14389549* +Shakah Ann V. Imutan, 160-22 76th Road, Fresh Meadows, NY 11366-1034
14389550* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14350071* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, Atty: Bankruptcy Dept, Po Box 8026,
Cedar Rapids, IA 52409)
14389552* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, Atty: Bankruptcy Dept, Po Box 8026,
Cedar Rapids, IA 52409)
TOTALS: 0, * 24, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Emma V Glova dmo160west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
HOWARD GERSHMAN on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
REBECCA ANN SOLARZ on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Emma V Glova</u>	Social Security number or ITIN	xxx-xx-8387
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-14147-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Emma V Glova

10/10/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.